

DUPLICATE COPY



Platinum Card®

SCOTT WILLIAMS  
Closing Date 08/19/19



p. 1/9



Account Ending ■■■ 2004

**New Balance** **\$9,646.78**

**Payment Due Date** **09/13/19†**

† **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 09/13/19, you may have to pay a late fee of up to \$39.00.

**Membership Rewards® Points**

Available and Pending as of 07/31/19

**64,976**

For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)

**Account Summary**

Previous Balance	\$4,309.88
Payments/Credits	-\$4,579.69
New Charges	+\$9,916.59
Fees	+\$0.00

**New Balance** **\$9,646.78**

Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-525-3355	1-800-472-9297

See Page 2 for additional information.

**Get the Amex® App**

Manage your account on the go by turning on alerts, monitoring charges, and much more. Visit [amex.co/getamexapp](http://amex.co/getamexapp) to learn more.

iOS and Android only. See App Store listings for operating system information.

See page 2 for important information about your account.

↓ Please fold on the perforation below, detach and return with your payment ↓



**Payment Coupon**  
Do not staple or use paper clips



**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)



**Pay by Phone**  
1-800-472-9297

**Account Ending ■■■ 2004**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

SCOTT WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881

Payment Due Date  
**09/13/19**  
Amount Due  
**\$9,646.78**



AMERICAN EXPRESS  
P.O. BOX 650448  
DALLAS TX 75265-0448

☐ Check here if your address or phone number has changed. Note changes on reverse side.

**EXHIBIT**

**134**

### Payment Information

Payment Due Date **Sep. 13, 2019**  
 For online and phone payments, the deadline is 8pm ET.

New Balance **\$2,821.30**  
 Minimum Payment Due **\$91.00**

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$38.00.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	22 Years	\$8,406
\$112	3 Years	\$4,046
Estimated savings if balance is paid off in about 3 years: \$4,360		

If you would like information about credit counseling services, call 1-888-326-8055.

### Account Summary

Previous Balance \$2,983.98  
 Payments - \$226.00  
 Other Credits \$0.00  
 Transactions + \$0.00  
 Cash Advances + \$0.00  
 Fees Charged + \$3.00  
 Interest Charged + \$60.32  
**New Balance = \$2,821.30**

Credit Limit \$3,250.00  
 Available Credit (as of Aug. 16, 2019) \$428.70  
 Cash Advance Credit Limit \$500.00  
 Available Credit for Cash Advances \$428.70

Your monthly fee of \$3 was charged this month.



**Make a statement.  
 Go paperless.**  
 Stop waiting for your bill to arrive in the mail and go paperless today.

300083

Log in to your account to make the switch to paperless.

### Account Notifications

Welcome to your account notifications. Check back here each month for important updates about your account.

Pay or manage your account on our mobile app or at [www.capitalone.com](http://www.capitalone.com)

Customer Service: 1-800-903-3637

See reverse for Important Information



Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Payment Due Date: **Sep. 13, 2019**

Account Ending in 0780

New Balance **\$2,821.30**  
 Minimum Payment Due **\$91.00**  
 Amount Enclosed \$ \_\_\_\_\_

000151647

C108

SCOTT K WILLIAMS  
 1898 E RICH WAY  
 SALT LAKE CITY, UT 84121-4881



**Thanks for using  
 less paper!**  
 Now that you're paying your bill online or by phone, we'll no longer include a return envelope.

400032

Capital One  
 P.O. Box 60599  
 City of Industry, CA 91716-0599





Manage your account online:  
[www.chase.com](http://www.chase.com)

Customer Service:  
1-800-524-3880

Mobile: Download the  
Chase Mobile® app today

September 2019						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

New Balance  
**\$2,251.77**  
Minimum Payment Due  
**\$61.00**  
Payment Due Date  
**09/27/19**

## CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	814
+ 1% (1 Pt/\$1) earned on all purchases	0
<b>Total points available for redemption</b>	<b>814</b>

Start redeeming today. Visit Ultimate Rewards® at  
[www.ultimaterewards.com](http://www.ultimaterewards.com)

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$4,656
\$84	3 years	\$3,030 (Savings=\$1,626)

If you would like information about credit counseling services, call 1-888-797-2885.

## ACCOUNT SUMMARY

Account Number: [REDACTED] 9130	
Previous Balance	\$2,274.72
Payment, Credits	-\$62.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$39.05
<b>New Balance</b>	<b>\$2,251.77</b>
Opening/Closing Date	08/03/19 - 09/02/19
Credit Limit	\$3,000
Available Credit	\$748
Cash Access Line	\$600
Available for Cash	\$600
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

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08610 MA MA 31845 24510000060003184501



P.O. BOX 15123  
WILMINGTON, DE 19850-5123  
For Undeliverable Mail Only

Get updates on the go  
t on to [chase.com/alerts](http://chase.com/alerts)

91300000610000225177000000002

Payment Due Date: 09/27/19  
New Balance: \$2,251.77  
Minimum Payment: \$61.00

Account number: [REDACTED] 9130

\$ Amount Enclosed  
Make/Mail to Chase Card Services at the address below:

31845 BEK 9 24519 D  
SCOTT WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881

CARDMEMBER SERVICE  
PO BOX 6294  
CAROL STREAM IL 60197-6294

5000 160 28 [REDACTED] 91301

September 2019											
S	M	T	W	T	F	S					
1	2	3	4	5	6	7					
8	9	10	11	12	13	14					
15	16	17	18	19	20	21					
22	23	24	25	26	27	28					
29	30	1	2	3	4	5					
6	7	8	9	10	11	12					

New Balance

**\$3,383.45**

Minimum Payment Due

**\$105.00**

Payment Due Date

**09/14/19**

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$8,916
\$135	3 years	\$4,859 (Savings=\$4,059)

If you would like information about credit counseling services, call 1-866-797-2885.

## ACCOUNT SUMMARY

Account Number: [REDACTED] 3231

Previous Balance	\$3,699.53
Payment, Credits	-\$258.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$71.92
<b>New Balance</b>	<b>\$3,393.45</b>

Opening/Closing Date	07/18/19 - 08/17/19
Credit Limit	\$4,000
Available Credit	\$616
Cash Access Line	\$800
Available for Cash	\$616
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Limit</b>	<b>\$0.00</b>

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Page 1 of 2

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MA MA 82134

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CHASE  
SLATE

P.O. BOX 15123  
WILMINGTON, DE 19860-5123  
For Undeliverable Mail Only

Get updates on the go  
Log on to [chase.com/mobile](http://chase.com/mobile)

[REDACTED] 3231 0001 0500003383450000000001

**Payment Due Date:** 09/14/19  
**New Balance:** \$3,383.45  
**Minimum Payment:** \$105.00

Account number: [REDACTED] 3231

\$\_\_\_\_\_ Amount Enclosed  
Make/Mail to Chase Card Services at the address below:

62134 BEX 9 22919 D  
SCOTT WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881

CARDMEMBER SERVICE  
PO BOX 6294  
CAROL STREAM IL 60197-6294

5000 160 28 [REDACTED] 33 23 16

06853470040003004000001600000020

## CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 2293

July 12, 2019 to August 11, 2019

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$1,636.01
Payments	-	\$100.00
Other Credits	-	\$0.00
Purchases	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$8.25
Interest Charged	+	\$34.42
New Balance		\$1,578.68
Credit Limit		\$2,425.00
Available Credit		\$846.00
Statement Closing Date		08/11/19
Days in Billing Cycle		31

## QUESTIONS?

Call Customer Service or Report

a Lost or Stolen Credit Card 1-877-825-3242

Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:

P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$1,578.68
Past Due Amount		\$0.00
Amount Due This Period		\$79.00
Minimum Payment Due		\$79.00
Payment Due Date		09/07/19
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.		
Minimum Payment Warning:		
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.		
For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 years	\$2,559.00
\$64.00	3 years	\$2,294.00 (Savings= \$265.00)
If you would like a location for credit counseling services, call 1-866-515-5720.		

TRANSACTIONS						
Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
74071936N00XTMJLW	08/02	08/02	INTERNET PAYMENT	LAS VEGAS	NV	-100.00
<b>Fees</b>						
F5727006Z000CYLAC	08/11	08/11	ANNUAL FEE 09/19 THROUGH 09/19			8.25
			<b>TOTAL FEES FOR THIS PERIOD</b>			<b>8.25</b>
<b>Interest Charged</b>						
	08/11	08/11	Interest Charge on Purchases			34.42
	08/11	08/11	Interest Charge on Cash Advances			0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>			<b>34.42</b>
<b>2019 Totals Year-to-Date</b>						
Total fees charged in 2019						\$66.00
Total interest charged in 2019						\$307.93

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	26.15%(v)	\$1,579.62	\$34.42
Cash Advances	26.15%(v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 JBH 001 7 11 190811 0 PAGE 1 of 1 20 5727 9620 M110 O1GR5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



For address, telephone and email changes, please complete the reverse side.  
Or, update your contact information online at [www.CreditOneBank.com](http://www.CreditOneBank.com).

## PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 2293  
New Balance: \$1,578.68  
Minimum Payment Due: \$79.00  
Payment Due Date: 09/07/19

AMOUNT ENCLOSED: \$

CREDIT ONE BANK  
PO BOX 60500  
CITY OF INDUSTRY CA 91716-0500



SCOTT WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881



September 2019						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5
6	7	8	9	10	11	12

New Balance  
**\$4,391.04**  
Minimum Payment Due  
**\$111.00**  
Payment Due Date  
**09/03/19**

## DISNEY REWARDS DOLLARS

Previous Rewards Dollars balance 111.93  
+ 1% Earn on all other purchases 0.00  
+ Loaded to Redemption Card or airline credit 0.00

**Total Rewards Dollars avail. for redemption 111.93**

74.01 Rewards Dollars will expire on statement in February 2022

26.65 Rewards Dollars will expire on statement in March 2022

2.01 Rewards Dollars will expire on statement in April 2022

Please visit DisneyRewards.com or call 1-800-360-8575 to transfer your Disney Rewards Dollars to a Disney Rewards Redemption Card or if you have any questions about your Rewards Dollars.

Every Rewards Dollar you earn is equal to \$1 when redeeming toward Disney products and offerings and airline travel. Disney Rewards Dollars are subject to the Disney Rewards Dollars Terms and Conditions for Disney® Visa® Credit Cards which were provided to you when you became a Cardmember. Please visit DisneyRewards.com or call Chase Customer Service if you have any questions about your Rewards Dollars or Disney Visa Card.

© Disney and its related entities.

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	18 years	\$10,079
\$159	3 years	\$5,725 (Savings=\$4,354)

If you would like information about credit counseling services, call 1-866-797-2885.

## ACCOUNT SUMMARY

<b>Account Number:</b> [REDACTED] 0784	
Previous Balance	\$4,433.61
Payment, Credits	-\$110.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$27.43
<b>New Balance</b>	<b>\$4,391.04</b>
Opening/Closing Date	07/07/19 - 08/06/19
Credit Access Line	\$5,000
Available Credit	\$608
Cash Access Line	\$1,000
Available for Cash	\$608
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$0.00</b>

## YOUR ACCOUNT MESSAGES

Cardmember ID: [REDACTED] 8542

Use your Cardmember ID for special limited-time promotions.

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Y 9 06 18-08-18

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08272 MA MA 09106 21810000020000910001

P.O. BOX 15123  
WILMINGTON, DE 19850-5123  
For Undeliverable Mail Only

Get updates on the go  
Log on to chase.com/alerts

**Payment Due Date:** 09/03/19  
**New Balance:** \$4,391.04  
**Minimum Payment:** \$111.00

Account number: [REDACTED] 0784

\$ \_\_\_\_\_ Amount Enclosed  
Make/Mail to Chase Card Services at the address below:

09106 DEX 9 21019 C  
SCOTT WILLIAMS  
1898 E RICH WAY  
SALT LAKE CITY UT 84121-4881

CARDMEMBER SERVICE  
PO BOX 6294  
CAROL STREAM IL 60197-6294

5000 160 28 [REDACTED] 07846



SCOTT WILLIAMS  
Account Number: [REDACTED] 2592  
July 19, 2019 to August 18, 2019



New Balance:

\$994.08

Total Minimum Amount Due:

\$70.00

Payment Due Date:

09/14/19

## Summary of Account Activity

Previous Balance	\$1,269.56
Payments	- \$323.49
Credits	- \$0.00
Purchases & Other Charges	+ \$22.86
Cash Advances	+ \$0.00
Fees Charged	+ \$6.00
Interest Charged	+ \$19.15
New Balance	\$994.08
Credit Limit	\$1,125.00
Available Credit as of 08/18/19	\$130.00
Statement Closing Date	08/18/19
Days in Billing Cycle	31

## Payment Information

New Balance	\$994.08
Minimum Payment	\$70.00
Past Due Amount	+\$0.00
Amount Over Limit Due	+\$0.00
Total Minimum Amount Due	=\$70.00
Payment Due Date	09/14/19

**Late Payment Warning:** If we do not receive your minimum payment and past due amount by the date listed above, you may have to pay a late fee of up to \$39.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 Years	\$1,271

If you would like information about credit counseling services, call 1-800-501-8235.

SCOTT WILLIAMS keep an eye on your credit card account with email or text message alerts. Choose to receive real-time credit card alerts to your mobile phone and/or your email. Enroll now at: [www.mypremiercreditcard.com](http://www.mypremiercreditcard.com)

With the added security of using your EMV Chip Card, you may be required to enter a PIN for purchases. Call 1-888-891-2435 to create or change your PIN.

## Payment Options and Contact Information

## Online

[www.mypremiercreditcard.com](http://www.mypremiercreditcard.com)

## Pay by Phone

Call 1-800-987-5521

## Cash Payment Locator

[premier.ingolocator.com](http://premier.ingolocator.com)  
1-888-818-7127

## Western Union® Payments®

Locator: 1-800-325-6000  
Code City: PREMIER SD



Receive Code: 6267  
Locator: 1-800-926-9400  
[www.moneygram.com/locations](http://www.moneygram.com/locations)

## Mail in Payments

PO BOX 5529  
Sioux Falls, SD 57117-5529

Payments not sent in Proper Form may delay crediting your account up to 5 days.

## Contact Us:

**Customer Service / Lost Stolen**  
1-800-987-5521

**PREMIER Online**  
[www.mypremiercreditcard.com](http://www.mypremiercreditcard.com)

**Write**  
PO BOX 5524  
Sioux Falls, SD 57117-5524

## Don't miss your payment due date

September						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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PAGE 1 of 3

20 8362 7000 FFM1

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Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.

First PREMIER Bank  
PO Box 5519  
Sioux Falls SD 57117-5519

## Payment Information

Account Number [REDACTED] 2592  
Payment Due Date 09/14/19  
New Balance \$994.08  
Total Minimum Amount Due \$70.00  
Amount Enclosed \$

☐ Please indicate address change and additional cardholder requests on the reverse side.

Payments must be received by 5:00 pm CT. See reverse side for posting information.

Make Check Payable to:

First PREMIER Bank  
PO Box 5529 Sioux Falls SD 57117-5529  
[Barcode]

SCOTT WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881

13555

C108

[Barcode]

SCOTT K WILLIAMS

| Account Ending 9499

| Statement Period 07/20/19-08/19/19

Page 1 of 5

Previous Balance as of 07/20/19 \$3,040.61

Payments - Thank You - \$208.38

Fees Charged + \$49.00

Interest Charged + \$55.46

Statement Balance as of 08/19/19 = \$2,936.69

▶ APR Details begin on page 2 in the Interest Charge Calculation section.

▶ Transaction details begin on page 2.

Total Credit Line \$3,700.00

Includes \$740.00 cash advance line

Available Credit Line \$763.31

as of 08/19/19

Available for cash advances \$740.00

Points Earned This Period \$0.00

Total Points Balance \$19.29

▶ For details see page 3

Statement Balance: \$2,936.69

Minimum Payment Due: \$84.27

Payment Due Date: 09/16/19

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	14 years	\$7,271.00
\$113.00	3 years	\$4,068.00 (Savings = \$3,203.00)

▶ If you would like information about credit counseling services, please call 800-570-1403.

Repayment information based on activity and APR's on your account as of the closing date.

**SEE INSIDE:** You may have additional important messages inside.

NOTICE: SEE REVERSE SIDE OR END OF STATEMENT FOR IMPORTANT INFORMATION

## Payment Coupon

Ways to pay:

BarclaysUS.com

Barclays Mobile App

888-232-0780

11:59 PM ET PAYMENT DUE BY PHONE &amp; ONLINE

JUNIPER

Statement Balance as of 08/19/19: (account ending 9499)

\$2,936.69

Minimum Payment Due:

\$84.27

Payment Due Date:

09/16/19

Amount Enclosed: \$

Make check payable to Barclays. Allow 7-10 days for USPS delivery.

Barclays  
P.O. Box 60517  
City of Industry, CA 91716-0517



----- manifest line -----

SCOTT K WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881



71500

complete form on the back

9:23-ap-09001-BPH Doc#: 35-52 Filed: 11/15/23 Page 8 of 12 \*\*\*\*\*00008427002936691



# Style. Selection. Savings.



PAGE 1 OF 4

## Summary of account activity

Account no.	****_****_****-4789
Previous balance	\$308.25
Payments	-43.00
Other credits	0.00
Purchases	0.00
Other debits	0.00
Fees charged	0.00
Interest charged	7.09
<b>New balance</b>	<b>\$272.34</b>
Past due amount	0.00
Credit limit	\$4,000.00
Available credit	\$3,727.66
Statement closing date	08/09/2019
Days in billing cycle	31

## Payment information

New balance	\$272.34
Minimum payment due	\$27.00
Payment due date	09/04/2019

### Late payment warning:

If we do not receive your minimum payment by 09/04/2019 you may have to pay up to a \$39.00 late fee.

**Minimum payment warning:** If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on the statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	12 months	\$318

For information regarding credit counseling services, call 1-800-284-1706.

Account Questions? Need to make a payment? Want to know how to go paperless? Visit [comenity.net/overstock](http://comenity.net/overstock) or call 1-855-810-2546 (TDD/TTY 1-888-819-1918). Want to stay in the know with credit tips and news? Visit us at [facebook.com/askcomenity](https://www.facebook.com/askcomenity) or at [twitter.com/askcomenity](https://twitter.com/askcomenity).

## Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
07/22/2019	PAYMENT-THANK YOU	-43.00

### Fees

Total fees charged for this period	\$0.00
------------------------------------	--------

### Interest charged

Interest charge on purchases	\$7.09
Total interest for this period	\$7.09

### 2019 totals year to date

Total fees charged in 2019	\$54.00
Total interest charged in 2019	\$28.05

## Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	29.2400% (v)	285.44	7.09

## Additional important messages

**Important Reminder:** If you make a purchase with this credit card using a promotional plan, the promotional plan expiration date and payment due date may be different. This means that if you have any remaining promotional plan balance after the promotional plan expiration date, the balance and any accrued interest (if applicable), will move to your regular revolving plan on the next billing statement.

(CONTINUED)

NOTICE: See reverse side for important information.

Please tear at perforation above



Yes, I have moved or updated my e-mail address - see reverse.

Account number	****_****_****-4789
New balance	\$272.34
Minimum payment	\$27.00

99 3

Amount enclosed: Payment must reach us by 6 pm ET on 09/04/2019.



Please make check payable to:  
COMENITY - Overstock.com



SCOTT WILLIAMS  
1898 E RICH WAY  
SALT LAKE CITY UT 84121-4881

Please return this portion along with your payment to:  
PO BOX 659707  
SAN ANTONIO TX 78265-9707



31001006 00073691 4789 000002700 000027234

**ACCOUNT STATEMENT**  
ACCOUNT # [REDACTED] 5568

SCOTT K WILLIAMS  
1898 E RICH WAY  
SALT LAKE CITY, UT 84121-4881

## SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$900.05
Payments and Other Credits	\$0.00
Purchases / Insurance Prem	\$0.00
Balance Transfers	\$0.00
Adjustments	\$0.00
Fees Charged	\$25.00
Interest Charge	\$15.24
<b>New Balance</b>	<b>\$940.29</b>
<b>Past Due Amount</b>	<b>\$58.00</b>
Statement Closing Date	08/20/19
Credit Limit	\$2,500.00
Available Credit	\$0.00

## PAYMENT INFORMATION

Page 1 of 2

New Balance	\$940.29
Current REGULAR PLAN	\$29.00
Past Due Amount	\$58.00
<b>Total Minimum Payment Due</b>	<b>\$87.00</b>
<b>Payment Due Date</b>	<b>09/15/19</b>

**Late Payment Warning:** If we do not receive your minimum payment by 09/20/19, you may have to pay a late fee of up to \$25.00 and your APR may be increased up to the penalty APR of 24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will payoff the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	5 YEARS	\$1,401.00
\$36.00	3 YEARS	\$1,268.00 (Savings = \$133.00)

If you would like information about credit counseling services, call 1-800-845-7171

**Paying your RC Willey Account is easy with four convenient ways to pay**



RC Willey Financial Services  
Attn: Payments  
P.O. Box 65320  
Salt Lake City, UT 84165-0320



801-261-6840  
Toll Free 877-315-0183



[www.rcwilley.com](http://www.rcwilley.com)



Nearest R.C. Willey Location  
861 East 6600 South  
Murray, UT 84107

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PLEASE RETURN THIS PORTION WITH PAYMENT



Statement Closing Date	Payment Due Date	Total Minimum Payment Due
08/20/19	09/15/19	\$87.00

AMOUNT ENCLOSED

\$

\$ 

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ACCOUNT # [REDACTED] 5568

☐ ADDRESS CHANGE/ CORRESPONDENCE ON BACK

#BWNBSJ AUTO TR 23PA 1PI 6178  
#845255399617877#  
SCOTT K WILLIAMS  
1898 E RICH WAY  
SALT LAKE CITY, UT 84121-4881

RC WILLEY HOME FURNISHINGS, INC.  
P.O. BOX 410429  
SALT LAKE CITY, UTAH 84141-0429



Your card is accepted at participating Synchrony Car Care™ locations nationwide!\*

Use your Chevron and Texaco Techron Advantage™ Credit Card\* for all your auto care needs—from routine maintenance to tires, oil changes and more!

Here are a few of the participating merchants. Check with your local Synchrony Car Care merchant for details.



at participating locations



Visit [TechronAdvantageCard.com/CarCare](http://TechronAdvantageCard.com/CarCare) to find a full list of service locations near you.

\*Valid in-store at participating locations in the U.S. which are enrolled in the Synchrony Car Care merchant network. Not valid online. Purchases made with a Chevron and/or Texaco Techron Advantage™ Credit Card at Synchrony Car Care™ locations are not eligible for promotional/special financing. Subject to credit approval.

1-2

**TECHRON**  
**ADVANTAGE**  
Drive your advantage

SCOTT K WILLIAMS  
Account Number [REDACTED] 6251

Visit us at  
[www.TechronAdvantageCard.com](http://www.TechronAdvantageCard.com)  
Customer Service: 1-800-243-8766

#### Summary of Account Activity

Previous Balance	\$2,626.10
- Payments	\$216.00
+ Interest Charges	\$59.48
<b>New Balance</b>	<b>\$2,469.58</b>
Credit Limit	\$2,620.00
Available Credit	\$350.00
Cash Limit	\$564.00
Available Cash	\$350.00
Statement Closing Date	08/16/2019
Days in Billing Cycle	30

#### Payment Information

New Balance	\$2,469.58
Total Minimum Payment Due	\$85.00
Payment Due Date	09/09/2019

**Late Payment Warning:** If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	11 years	\$6,460.00
\$104.00	3 years	\$3,738.00 (Savings = \$2,722.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

#### Fuel Credit Summary

Gallons Purchased This Period	0.00
Total Fuel Credits Paid This Period	\$0.00

#### Fuel Credits Message Center

Congratulations, you earned \$0.00 in total Fuel Credits this period which has been applied as a statement credit to the balance on your account. Use your Chevron and/or Texaco Techron Advantage Credit Card to earn .03/Gal in Fuel Credits on every fill-up, every time.

#### PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights Information and other important information.

5006 0005 ABH

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7 14 190816

PAGE 1 of 3

9369 2000 CNW4 01BH5006

3947

Detach and mail this portion with your check. Do not include any correspondence with your check.



Account Number: [REDACTED] 6251

Total Minimum Payment Due	Payment Due Date	New Balance
\$85.00	09/09/2019	\$2,469.58

Payment Enclosed:  
Please use blue or black ink.  
Save a stamp, pay on-line.

\$

Print address or email changes on back. Do not write on front.

SCOTT K WILLIAMS  
1898 E RICH WAY  
COTTONWOOD HEIGHTS UT 84121-4881

3947  
C108

Make Payment to: CHEVRON / SYNCHRONY BANK  
PO BOX 530950  
ATLANTA, GA 30353-0950







**August 2019 Statement**

Open Date: 07/09/2019 Closing Date: 08/07/2019

Page 1 of 4

Account: [REDACTED] 2502

**U.S. Bank Platinum Visa® Card**  
SCOTT K WILLIAMS

**Cardmember Service** 1-800-285-8585  
BNK 25 US2 8 4

**New Balance** \$889.52  
**Minimum Payment Due** \$30.00  
**Payment Due Date** 09/03/2019

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	\$1,188

If you would like information about credit counseling services, call 866-951-1391.

**Activity Summary**

Previous Balance	+	\$1,075.44
Payments	-	\$1,075.44 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$889.52
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

**New Balance** = **\$889.52**  
**Past Due** **\$0.00**  
**Minimum Payment Due** **\$30.00**  
Credit Line \$1,600.00  
Available Credit \$710.48  
Days in Billing Period 30

**Payment Options:**



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-800-285-8585



Pay at your local U.S. Bank branch

Please detach and send coupon with check payable to: U.S. Bank



250200000300000000889520

24-Hour Cardmember Service: 1-800-285-8585

• to pay by phone  
• to change your address

000005970 01 SP 000638160519655 P Y

SCOTT K WILLIAMS  
1898 E RICH WAY  
SALT LAKE CTY UT 84121-4881



**Account Number** [REDACTED] 2502  
**Payment Due Date** 9/03/2019  
**New Balance** \$889.52  
**Minimum Payment Due** \$30.00

**Amount Enclosed** \$ \_\_\_\_\_

**U.S. Bank**

P.O. Box 790408  
St. Louis, MO 63179-0408

